

<b>Information to identify the case:</b>			
Debtor 1	<b>Linda Donkers</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-23971-JAD</b>		
Social Security number or ITIN		<b>xxx-xx-1250</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 10/10/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Linda Donkers	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	306 Telegraph Road Brownsville, PA 15417	
<b>4. Debtor's attorney</b> Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: <a href="mailto:ecf@mcclathlaw.com">ecf@mcclathlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/19/18

**For more information, see page 2**

Debtor **Linda Donkers**

Case number **18-23971-JAD**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 7, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 3/8/19</b>  <b>Filing deadline: 12/19/18</b> <b>Filing deadline: 4/8/19</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>1/7/19 at 11:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Linda Donkers  
 Debtor

Case No. 18-23971-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 42

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db +Linda Donkers, 306 Telegraph Road, Brownsville, PA 15417-9560  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14928343 #+AFC First Financial, 1005 Brookside Rd., Allentown, PA 18106-9023  
 14928342 Advanced Disposal, 32870 US-6, Pittsfield, Marble, PA 16334  
 14928344 +Alltran, PO Box 610, Sauk Rapids, MN 56379-0610  
 14928345 +Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927  
 14928371 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: TSYS Debt Management, PO Box 5155, Norcross, GA 30091)  
 14950746 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)  
 14928351 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 14928363 Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095  
 14928364 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
 14928367 +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982  
 14928368 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14928366 #+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 14950765 +SRA Associates, 401 Minnetonka Road, Somerdale, NJ 08083-2914  
 14928373 +UFCW Local 23 Federal Credit Union, 345 Southpointe Boulevard--Suite 201,  
 Canonsburg, PA 15317-8571  
 14928372 +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
 Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Nov 20 2018 03:05:38 Paul W. McElrath, Jr.,  
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2018 03:06:20 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 20 2018 03:06:30  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14928346 +EDI: BANKAMER2.COM Nov 20 2018 08:02:00 Bank of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 14928347 +EDI: TSYS2.COM Nov 20 2018 08:02:00 Barclays Bank Delaware, 125 South West Street,  
 Wilmington, DE 19801-5014  
 14928348 +EDI: HFC.COM Nov 20 2018 08:04:00 Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425  
 14928356 +EDI: CREDPROT.COM Nov 20 2018 08:00:00 CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100,  
 Dallas, TX 75240-6837  
 14928349 +E-mail/Text: cms-bk@cms-collect.com Nov 20 2018 03:05:57 Capital Management Services,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 14928350 +EDI: CHASE.COM Nov 20 2018 08:03:00 Chase, 201 N Walnut Street Mailstop Del-1027,  
 Wilmington, DE 19801-2920  
 14928353 +E-mail/Text: tuscolsup@fisglobal.com Nov 20 2018 03:07:02  
 Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723  
 14928354 +EDI: CONVERGENT.COM Nov 20 2018 07:58:00 Convergent Outsourcing, 800 SW 39th Street,  
 Renton, WA 98057-4927  
 14928355 +EDI: RCSFNBMARIN.COM Nov 20 2018 08:02:00 Credit One Bank, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14928357 EDI: DISCOVER.COM Nov 20 2018 08:03:00 Discover Card Services, P.O. Box 15157,  
 Wilmington, DE 19886  
 14928360 +EDI: IRS.COM Nov 20 2018 08:05:00 Internal Revenue Service, 1000 Liberty Avenue,  
 Room 727, Pittsburgh, PA 15222-4107  
 14928361 EDI: JEFFERSONCAP.COM Nov 20 2018 07:58:00 Jefferson Capital, PO BOX 7999,  
 Saint Cloud, MN 56302  
 14928362 EDI: RESURGENT.COM Nov 20 2018 08:03:00 LVNV Funding, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14942225 EDI: RESURGENT.COM Nov 20 2018 08:03:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14928365 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2018 03:06:20 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14944458 +E-mail/Text: csc.bankruptcy@amwater.com Nov 20 2018 03:07:21 PENNSYLVANIA AMERICAN WATER,  
 PO BOX 578, ALTON, IL 62002-0578  
 14928369 EDI: PRA.COM Nov 20 2018 07:59:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 14929086 +EDI: PRA.COM Nov 20 2018 07:59:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14928370 +E-mail/Text: csidl@sbcglobal.net Nov 20 2018 03:06:55 Premier Bankcard, POB 2208,  
 Vacaville, CA 95696-8208  
 14947870 +EDI: JEFFERSONCAP.COM Nov 20 2018 07:58:00 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14928374 E-mail/Text: bankruptcy@firstenergycorp.com Nov 20 2018 03:06:37 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687

District/off: 0315-2

User: bsil  
Form ID: 309I

Page 2 of 3  
Total Noticed: 42

Date Rcvd: Nov 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
cr\*  
14950737\* +PNC Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14950736\* +AFC First Finanacial, 1005 Brookside Rd., Allentown, PA 18106-9023  
14950738\* Advanced Disposal, 32870 US-6, Pittsfield, Marble, PA 16334  
14950733\* +Alltran, PO Box 610, Sauk Rapids, MN 56379-0610  
14950740\* +Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927  
14950741\* +Bank of America, Po Box 17054, Wilmington, DE 19850-7054  
14950742\* +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014  
14950742\* +Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425  
14950766\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: TSYS Debt Management, PO Box 5155, Norcross, GA 30091)  
14928352\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43216)  
14950750\* +CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100, Dallas, TX 75240-6837  
14950743\* +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
14950744\* +Chase, 201 N Walnut Street Mailstop Del-1027, Wilmington, DE 19801-2920  
14950745\* +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
14950747\* +Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723  
14950748\* +Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927  
14950749\* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
14950751\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Card Services, P.O. Box 15157, Wilmington, DE 19886)  
14928358\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14950752\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14950754\* +Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
14928359\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
14950753\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
14950755\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302)  
14950756\* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14950757\* Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095  
14950758\* +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
14950759\* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
14950761\* +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982  
14950762\* +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14950763\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
14950760\* +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
14950764\* +Premier Bankcard, POB 2208, Vacaville, CA 95696-8208  
14950768\* +UFCW Local 23 Federal Credit Union, 345 Southpointe Boulevard--Suite 201,  
Canonsburg, PA 15317-8571  
14950767\* +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
Cherry Hill, NJ 08003-3620  
14950769\* West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTALS: 1, \* 36, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil  
Form ID: 309I

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Total Noticed: 42

Date Rcvd: Nov 19, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Linda Donkers ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4